May 2018

learn, act, thrive.

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ACT

Participate in Annual **Enrollment**

Employee Assistance Program Monthly Webinar

Maintaining Respect and Civility in the Workplace

Identify methods to assertively address inappropriate conduct within the workplace to promote a healthy work environment.

Featured EAP Topic:

Preventing Pet Problems

The Employee Assistance Program offers a wide range of tools for members who may be experiencing difficulty with their pets. From allergies and boarding kennels to crate training and preventing litter box problems, there are a number of articles and resources to help you deal with a wide range of pet-related problems.

No matter what your stressors, the EAP can help you find a solution.

Learn

Getting to Know New Vision Vendor: EyeMed

Finding an in-network provider:

- Go to http://enroll.eyemed.com and click on "Find a Provider" on the top menu
- Click the "Find a Provider" button.
- Once you're on the Provider Locator screen, enter in your zip code and select the INSIGHT network. Click "Get Results."
- The closest options will be displayed on the next screen. While Walmart Vision Centers will not show up, please remember they are in-network.

To see these instructions with screenshots, please visit https://benefits.sd.gov/ Files/2018/howtoeyemed041118.pdf.

20-Mile Rule

If there are no in-network providers within 20 miles of your location, simply complete the Network Adequacy part of the out-of-network claim form and be reimbursed as if you visited an in-network provider. If you visit an out-of-network provider for your eye exam because there are no providers within 20 miles of where you live, you will be charged the retail price at point of sale.

Example:

If you were charged \$100 for your eye exam, EyeMed would reimburse you \$90 (because the in-network copay is \$10), if you complete the Network Adequacy part of the out-of-network claim form.

Two-Week Rule

If you are unable to get an appointment with an in-network provider within two weeks of when you call to make an appointment, you may visit an out-of-network provider and be reimbursed the same way you would the 20-mile rule. You will need fill out and submit an out-of-network claim form.

Additional vision plan information can be found at https://benefits.sd.gov/Vision.aspx

Your benefit well-being program

Five Tips for Protecting Yourself from UV Rays

Recent studies suggest that many people may be making mistakes when using sunscreen and increasing their risk of skin cancer. Remember the follow tips to help you to protect yourself from the sun's harmful UV rays:

- Apply sunscreen on all exposed skin in order to minimize exposure every time you go outside. Supplement sunscreen with protective clothing whenever possible.
- Weather is not a reason to avoid putting on sunscreen. Even on cold or cloudy days up to 80% of the sun's harmful UV rays can affect your skin.
- Choose a sunscreen with an SPF 30 or more. SPF 30 sunscreen blocks more than 97% of the sun's rays. Look for the words "broad spectrum." Sunscreens like these will protect you against both UVB and UVA rays.
- If you have sensitive skin, choose a sunscreen with titanium oxide or zinc oxide. Avoid sunscreens that contain oils, fragrance, and para-aminobenzoic acid, also known as PABA.
- Use liquid or powder sunscreens instead of sprays.

For additional info on protecting your skin from the sun, visit https://www.cdc.gov/ cancer/skin/basic_info/sun-safety.htm.

Ask

What happens if I don't participate in Annual Enrollment?

If you fail to log in and participate in Annual Enrollment,

- You may not be enrolled in the health plan of your choice.
- Your current flexible benefits (dental, vision, etc) will remain the same as last
- You will not be contributing money to a medical or flexible spending account.

Annual Enrollment begins on May 1, and will end at noon your time on May 15. This is the only time during the plan year you can make changes to your benefits without a valid family status change.

Do I need to register or just log in during Annual Enrollment?

If you participated in Annual Enrollment last year, enrolled for benefits in the last 12 months, or logged in to change your life insurance beneficiaries anytime since April 2017, you have a user name and password and do not need to register.

If you did not participate in Annual Enrollment last year, have not logged in within the past 12 months, or are a new employee, you will need to register before logging in to elect your benefits.

To register or log in, visit https://benefits.sd.gov/FY19AE.aspx.

Will I be able to keep my Flexible Spending Account (FSA) for FY19?

You must elect an amount to contribute to your Flexible Spending Account during Annual Enrollment. If you do not elect to keep your FSA, you will have until September 14 of the following plan year to spend or incur related claims. You have until October 28 to submit those claims.

Is there still a waiting period for major and orthodontic services under the dental plan as the Decision Guide indicates?

No. Delta Dental has announced that there is no longer a one-year waiting period for major and orthodontic dental services. This change was made after the FY19 Decision Guides were printed.

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